

1 of 2

Bank of America

Home Loans

Customer Service
PO Box 5170
Simi Valley, CA 92662-5170

Billing Cycle
09/01/2011 - 09/30/2011

Account Number 116717998

Property address
14701 West C Street



0117135 01AL0362 *A0110 707051936 80-760250 010117707-11
H FROAG 112 111 800 01101

SERGIO GOMEZ CEBALLOS
750 S Kileen Ave
Kerman, CA 93630-7602

**IMPORTANT NOTICE****This Statement Includes a Past-Due Amount.**

Please send a payment immediately. Access to your credit line may be affected while the past-due amount remains outstanding. If you have already sent a payment, please accept our thanks, and disregard this notice.

Make Past-Due Payments a Thing of the Past.

MortgagePay on the Web allows YOU to make your monthly mortgage or Home Equity Line of Credit (HELOC) loan payment on-line each month. This service is free before or during the first third of your grace period. However, if allowed by applicable law, a \$3.00 service charge will apply, if your online mortgage payment is made during the second third of your grace period and a \$6.00 service charge will apply during the last third of your grace period. Check out our demo, at www.bankofamerica.com, to see just how easy it is.

Counseling Programs

Homeownership counseling programs are offered by both Bank of America, N.A. and by non-profit organizations that are approved by the Department of HUD. These non-profit homeownership counseling programs may be able to assist you concerning your delinquent loan. For Counseling Agencies in your area, call 1.800.569.4287 or 1.800.877.8339 (TDD) for hearing impaired. For eligible applicants, completion of a counseling program is required for insurance pursuant to section 203 of the National Housing Act (12 U.S.C. 1709).

ACCOUNT SUMMARY**Loan Summary**

Credit limit	\$64,500.00
Average daily balance	\$64,458.04
Corresponding ANNUAL PERCENTAGE RATE	4.0000%
Daily periodic rate	0.01096%
Historical ANNUAL PERCENTAGE RATE	4.0000%
Days in Cycle	30
FINANCE CHARGE	\$211.92

Payment Details

Periodic FINANCE CHARGE	\$211.92
Amount past due	\$218.98
Minimum payment due: 10/25/2011	\$430.90

(see next page for transaction details)

If you fail to make your Minimum Payment Due within the number of days set forth below in your payment coupon, from the Payment Due Date, you will be charged a late fee of 5% of the late payment.

PAYMENT

We will credit your account the same day we receive your payment if received on a banking day (not including Saturday) by 5 p.m. in the time zone where the payment is to be mailed and addressed as shown in the payment coupon. Payments made on your account by check or other non-cash method, will be included in your "Available Credit" 15 days from receipt of payment. We may assess a late fee as described in your credit agreement if we do not receive your payment within 15 days of the payment due date.

Account number 116717998 (3)
Sergio Gomez Ceballos
14701 West C Street

SEE OTHER SIDE FOR IMPORTANT INFORMATION

7051

Bank of America, N.A.
PO BOX 515504
LOS ANGELES, CA 90051-6804

**HOME EQUITY LOAN**

Payment due Oct 25, 2011 \$430.90

A late charge may be assessed 15 days from payment due date

Additional
Principal

N/A

Check Total

As a reminder, failure to make your minimum payment by the payment due date could result in suspension or termination of your credit privileges.

116717998300000043090000000000

⑈586990058⑈116717998⑈